

Table I.A.2.b(1997) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.2%	75.9%	57.0%	47.1%	32.6%	16.8%	68.3%	25.2%
Industry group								
Agric., fish., forest.	76.9%	84.4%	62.7%	64.5%	76.8%	0.2% *	79.0%	58.4%
Mining	67.2%	70.8%	90.1%	60.7%	69.9%	32.6% *	71.6%	48.7%
Construction	66.4%	75.3%	52.9%	54.6%	43.0%	57.6%	67.4%	56.1%
Manufacturing	49.3%	75.9%	52.7%	43.2%	35.7%	21.2%	61.3%	30.8%
Transp., comm., util.	58.0%	74.8%	49.2%	46.6%	25.1%	62.8%	64.9%	52.2%
Wholesale trade	56.9%	82.0%	56.9%	49.5%	30.7%	28.9%	72.4%	31.6%
Retail trade	31.4%	64.8%	50.2%	38.3%	23.5%	8.5%	56.6%	14.6%
Fin., ins., real est.	44.2%	79.6%	70.3%	56.7%	28.9%	10.2%	75.9%	19.3%
Services	60.1%	76.6%	60.6%	49.1%	41.1%	14.6%	71.1%	30.7%
Unknown	95.1%	95.1%	0.0%	0.0%	0.0%	0.0%	95.1%	0.0%
Ownership								
For profit, incorporated	47.7%	75.1%	55.6%	45.7%	28.9%	17.2%	66.1%	23.4%
For profit, unincorporated	66.6%	76.6%	58.0%	41.2%	34.3%	11.7% *	73.4%	24.3%
Nonprofit	63.6%	80.2%	67.4%	55.5%	50.0%	27.3%	74.0%	46.3%
Unknown	32.5%	76.6%	30.7% *	69.2%	24.7%	10.7%	69.9%	19.8%
Age of firm								
Less than 5 years	65.0%	72.7%	51.2%	43.7%	22.9%	9.3% *	67.5%	30.7%
5-9 years	63.0%	72.1%	54.1%	45.0%	35.6%	25.3%	66.2%	34.0%
10-19 years	65.3%	78.8%	57.9%	46.6%	30.6%	37.4%	70.8%	36.3%
20 or more years	49.3%	79.9%	61.3%	49.9%	36.7%	16.2%	70.2%	26.2%
Unknown	24.8%	65.7%	47.1%	44.3%	30.1%	15.4%	50.4%	21.7%
Multi/single status								
2 or more locations	26.2%	49.8%	50.6%	44.0%	31.2%	16.8%	48.3%	23.2%
1 location only	68.3%	76.6%	57.9%	49.5%	42.2%	39.3%	70.1%	43.4%
Percent full-time employees								
Less than 25%	55.7%	81.3%	57.4%	58.7%	34.6%	17.2% *	73.0%	30.6%
25-49%	39.7%	75.8%	61.3%	39.6%	26.6%	8.9%	67.0%	15.9%
50-74%	49.5%	70.3%	55.7%	43.0%	29.6%	9.0%	64.9%	20.7%
75% or more	52.4%	76.8%	56.9%	47.9%	33.7%	19.1%	68.8%	26.9%
Union presence								
No union employees	51.7%	76.0%	55.8%	47.2%	30.7%	9.9%	68.1%	22.3%
Has union employees	51.3%	79.6%	79.7%	55.3%	51.2%	36.3%	75.8%	40.4%
Unknown	44.8%	71.6%	62.2%	32.5%	39.2%	31.3%	66.4%	32.2%
Percent low wage employees								
50% or more low wage	41.8%	75.1%	58.0%	41.8%	21.8%	5.5%	67.4%	17.4%
Less than 50% low wage	58.2%	76.2%	57.0%	48.3%	35.5%	18.2%	68.7%	30.5%
Unknown	28.7%	72.5%	54.5%	40.7%	32.9%	17.9%	63.5%	20.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.b(1997) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	0.70%	0.99%	1.61%	1.09%	0.73%	0.42%	0.59%
Industry group								
Agric., fish., forest.	4.26%	3.88%	10.28%	13.87%	15.09%	0.06% *	4.11%	8.56%
Mining	8.32%	15.28%	23.37%	15.64%	20.26%	13.14% *	10.05%	13.56%
Construction	2.70%	3.81%	1.84%	5.08%	6.78%	14.50%	3.03%	4.84%
Manufacturing	2.15%	1.99%	3.13%	3.05%	3.21%	2.11%	1.80%	1.69%
Transp., comm., util.	2.65%	3.47%	6.00%	7.20%	5.42%	4.73%	3.90%	2.95%
Wholesale trade	1.49%	2.20%	4.26%	3.22%	4.60%	3.88%	2.03%	2.31%
Retail trade	0.97%	2.08%	3.46%	3.19%	0.61%	1.04%	1.48%	1.00%
Fin., ins., real est.	1.51%	2.53%	5.82%	3.77%	5.44%	2.76%	3.02%	2.68%
Services	0.81%	1.20%	2.04%	2.30%	1.98%	1.60%	1.15%	1.20%
Unknown	20.25%	20.25%	0.00%	0.00%	0.00%	0.00%	20.25%	0.00%
Ownership								
For profit, incorporated	0.54%	0.66%	0.99%	2.00%	0.98%	0.79%	0.45%	0.72%
For profit, unincorporated	1.46%	1.95%	2.97%	5.02%	4.78%	5.99% *	1.53%	3.58%
Nonprofit	1.80%	1.78%	3.85%	3.32%	2.24%	4.74%	2.03%	2.25%
Unknown	2.71%	7.34%	13.53% *	10.99%	5.98%	2.62%	6.29%	3.67%
Age of firm								
Less than 5 years	1.21%	1.51%	3.54%	3.40%	3.65%	9.95% *	1.37%	3.39%
5-9 years	1.56%	2.27%	2.91%	1.86%	8.33%	6.87%	1.68%	2.88%
10-19 years	1.22%	1.37%	2.30%	2.35%	1.93%	5.43%	1.10%	2.79%
20 or more years	1.12%	1.36%	2.05%	2.20%	2.61%	1.61%	1.10%	1.14%
Unknown	0.77%	8.37%	3.64%	5.19%	2.76%	1.22%	3.83%	0.91%
Multi/single status								
2 or more locations	0.46%	6.62%	4.16%	2.77%	1.37%	0.73%	2.20%	0.55%
1 location only	0.56%	0.69%	0.84%	1.29%	3.85%	7.83%	0.50%	2.18%
Percent full-time employees								
Less than 25%	2.27%	3.69%	7.27%	7.66%	6.21%	6.31% *	4.26%	3.82%
25-49%	1.79%	2.48%	4.98%	3.62%	4.33%	2.33%	1.88%	2.14%
50-74%	1.10%	2.17%	3.73%	3.55%	5.05%	1.71%	1.30%	2.29%
75% or more	0.56%	0.71%	1.24%	1.99%	1.96%	1.06%	0.45%	0.97%
Union presence								
No union employees	0.61%	0.61%	1.19%	1.74%	1.30%	0.76%	0.43%	0.89%
Has union employees	2.52%	6.52%	4.77%	5.50%	5.72%	2.80%	3.92%	2.47%
Unknown	2.81%	4.08%	6.29%	8.11%	7.60%	3.53%	2.58%	2.99%
Percent low wage employees								
50% or more low wage	2.43%	3.00%	3.40%	5.44%	2.57%	1.51%	2.30%	1.98%
Less than 50% low wage	0.54%	0.83%	0.82%	1.29%	1.60%	1.90%	0.47%	1.07%
Unknown	0.90%	2.95%	6.86%	7.77%	4.27%	1.21%	2.39%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.